Abstract

A method of centralized automated underwriting of an insurance policy, and a centralized automated underwriter, are disclosed. The method may include intaking the plurality of applicant information, applying, in parallel, and to a normalized plurality of applicant information, at least two primary executable rules, generating a report log of results of the rules applying, wherein the report log includes at least one flag of at least one of the plurality of applicant information, and referring, in accordance with the at least one flag, of at least one of the flagged at least one of the plurality of applicant information, to at least one hierarchical underwriter. The centralized underwriter includes an intake that intakes a plurality of applicant information in an intake format, a rules applicator that selectively applies, to the standard format of the plurality of applicant information, and in accordance with at least two parameters of the plurality of applicant information, at least two primary executable rules, wherein the policy is referred, in accordance with the at least one flag of at least one parameter, to at least one hierarchical underwriter.